

Information to identify the case:

Debtor 1	Rudy Vaughn	Social Security number or ITIN	xxx-xx-9243
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Constance D. Vaughn	Social Security number or ITIN	xxx-xx-2612
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24727-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rudy Vaughn

Constance D. Vaughn

3/18/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Rudy Vaughn
 Constance D. Vaughn
 Debtors

Case No. 19-24727-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 26

Date Rcvd: Mar 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2020.

db/jdb +Rudy Vaughn, Constance D. Vaughn, 596 Turkey Hollow Road,
 Rostraver Township, PA 15012-4844
 15168358 ++CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115,
 JOHNSTON RI 02919-1922
 (address filed with court: Citizens Bank, Attention: ROP-15B, 1 Citizens Drive,
 Riverside, RI 02940)
 15168360 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099,
 Newark, DE 19714)
 15168356 Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
 15168366 +Midland Credit Managem, 320 East Big Beaver, Troy, MI 48083-1271
 15168368 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
 15168369 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 19 2020 04:46:47 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Mar 19 2020 07:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15168354 +EDI: BANKAMER.COM Mar 19 2020 07:58:00 Bank of America, 4909 Savarese Circle,
 Fl1-908-01-50, Tampa, FL 33634-2413
 15168358 E-mail/Text: Bankruptcy.RI@Citizensbank.com Mar 19 2020 04:45:59 Citizens Bank,
 Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
 15168355 +EDI: CAPITALONE.COM Mar 19 2020 07:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15168357 +EDI: CITICORP.COM Mar 19 2020 07:58:00 Citibank/The Home Depot,
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 15168359 +EDI: WFNNB.COM Mar 19 2020 07:58:00 Comenity Bkl/Ulta, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 15168361 +EDI: TSYS2.COM Mar 19 2020 07:58:00 Department Store National Bank/Macy's,
 Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
 15168362 EDI: JEFFERSONCAP.COM Mar 19 2020 07:58:00 Jefferson Capital Systems, LLC, Po Box 1999,
 Saint Cloud, MN 56302
 15168364 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 19 2020 04:41:34
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
 Greenville, SC 29603-0497
 15168363 E-mail/Text: ml-ebn@missionlane.com Mar 19 2020 04:45:55 Lendup Card Svc/missio,
 Po Box 105286, Atlanta, GA 30304
 15168365 +E-mail/PDF: MerrickBKNofications@Resurgent.com Mar 19 2020 04:43:04
 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
 15168367 +EDI: MID8.COM Mar 19 2020 07:58:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 15168370 EDI: PRA.COM Mar 19 2020 07:58:00 Portfolio Recovery, Attn: Bankruptcy,
 120 Corporate Blvd, Norfolk, VA 23502
 15168371 +EDI: RMSC.COM Mar 19 2020 07:58:00 Synchb/Levin Furniture, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 15168454 +EDI: RMSC.COM Mar 19 2020 07:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15168372 +EDI: RMSC.COM Mar 19 2020 07:58:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 15168373 +EDI: RMSC.COM Mar 19 2020 07:58:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 15168374 +EDI: RMSC.COM Mar 19 2020 07:58:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 15168375 +EDI: WTRRN BANK.COM Mar 19 2020 07:58:00 Target, Attn: Bankruptcy, Po Box 9475,
 Minneapolis, MN 55440-9475

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2020 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Corey J. Sacca on behalf of Joint Debtor Constance D. Vaughn csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;
3230706420@filings.docketbird.com
Corey J. Sacca on behalf of Debtor Rudy Vaughn csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;
3230706420@filings.docketbird.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5